



Business Loan Application Package

Thank you for your interest in applying for a loan with United Business Bank. This packet contains the documents necessary for Business Loan Applicants. Please complete and return the following:

- ✓ Business Loan Application
- ✓ Personal Financial Statement

Please also provide the applicable documents listed below based on the type of entity if the applicant(s) is not an individual(s).

Corporation

- Articles of Incorporation – certified copy
- Statement of Information – Filed annually with the state
- Bylaws or most recent minutes of meeting to elect officers, number of signers required, etc.
- Fictitious Business Name Statement – filed copy if DBA is being used

Limited Liability Company

- Articles of Organization filed with the state (LLC1)
- Statement of Information - filed biannually with the state (LLC12)
- Operating Agreement
- Fictitious Business Name Statement – filed copy if DBA is being used
- Proof of publishing the Fictitious Name Statement

Limited Partnership or Limited Liability Partnership

- Certificate of Limited Partnership filed with the state (LP1 or LLP1)
- Partnership Agreement
- Fictitious Business Name Statement – filed copy if DBA is being used
- Proof of publishing the Fictitious Name Statement

Formal Trust

- Certification of Trust or signature page and portions showing name & date of Trust, settlors, trustors, current trustees, powers of the trustee, revocable or irrevocable, how assets are to be held, etc.



BUSINESS LOAN APPLICATION

If you intend to apply for joint credit, please initial here. Applicant _____ Co-Applicant _____

You understand that you may apply for credit in your name alone, regardless of marital status.

APPLICANT INFORMATION:				
Applicant Name or Business Name:	DBA	Applicant SSN or Business Tax ID		
Co-Applicant Name (if any):		Co-Applicant SSN		
Address:		Phone, <i>Include Area Code</i>		
		No. of Employees		
LOAN REQUEST:				
This request is: <input type="checkbox"/> New <input type="checkbox"/> Renewal <input type="checkbox"/> Modification		Amount requested:		
The specific purpose of this loan is:				
Requested Payment Terms:				
Source of Repayment:				
Collateral:				
GENERAL INFORMATION:				
Type of Ownership:				
<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> C- Corporation <input type="checkbox"/> S-Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Not for Profit <input type="checkbox"/> Trust				
		YES	NO	If Yes , provide details
Has applicant ever declared bankruptcy?		<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant a guarantor, endorser or co-signer for another person or entity?		<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant applying for credit elsewhere?		<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant a party to any claim or lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>	
Are there any tax liens or judgments against applicant?		<input type="checkbox"/>	<input type="checkbox"/>	
Are any of applicant's assets pledged as collateral?		<input type="checkbox"/>	<input type="checkbox"/>	
LOAN PACKAGE:				
<i>Please submit the following checked items with your request:</i>				
BUSINESS:		PERSONAL:		
<input type="checkbox"/> Three years signed Corporate/Partnership/Sole Proprietorship Financial Statements	<input type="checkbox"/> Most current Interim Statement (Balance Sheet and P& L)	<input type="checkbox"/> Signed Personal Financial Statement for each principal	<input type="checkbox"/> Three years signed personal tax returns including all schedules and K-1's	
<input type="checkbox"/> Financial Projections	<input type="checkbox"/> Partnership Agreement, Articles of Incorporation, Certificate of Trade Name	<input type="checkbox"/> Living Trust (<i>Copy of page 1, authority page and last page only</i>)	<input type="checkbox"/> Pay Stub – 1 month	
<input type="checkbox"/> Three years signed Corporate/Partnership Tax Returns including all schedules	<input type="checkbox"/> Aging of Accounts Receivable and Accounts Payable	<input type="checkbox"/> Three months of statements (stocks, bonds, savings and investment accounts)	<input type="checkbox"/> Other:	
<input type="checkbox"/> Work in Progress Report	<input type="checkbox"/> Three years historical profit and loss statements for investment real estate being purchased or refinanced	<input type="checkbox"/> Copy of Purchase Order	<input type="checkbox"/> Copy of Property Lease	
		<input type="checkbox"/> Copy of Purchase Contract	<input type="checkbox"/> Other:	

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR APPLYING FOR A LOAN: To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify and record information that on personal accounts identifies each person who opens an account. In addition on legal entity accounts, we will require identification on beneficial owners and a controlling person. **WHAT THIS MEANS TO YOU:** When you open an account or apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact United Business Bank, 500 Ygnacio Valley Road 200, Walnut Creek, CA 94596 (925) 476-1800 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN, 55480.

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Commercial & Multi-Family 5+ units Real Estate): You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at United Business Bank, 500 Ygnacio Valley Road 200, Walnut Creek, CA 94596. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter give us your name as it appears on your loan application and the address you want the report mailed to. If we receive a written request from you for the appraisal report, we will advise you in writing of the cost of the report. Upon receipt of that amount we will provide a copy of the report to you promptly.

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Residential 1-4 Unit Real Estate):
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

The undersigned certifies that he/she is authorized to execute this Business Loan Application on behalf of Applicant and that all information disclosed above and on all attached pages and supporting documentation is complete, true and correct. The undersigned authorizes United Business Bank ("UBB") and its successors and assignees, from time to time: (a) to verify any of said information, (b) to request and obtain information regarding the Applicant and the Co-Applicant's credit experience from others (including credit reporting agencies) and to verify such information, and (c) to provide information about the Applicant arising out of any transactions with UBB (i) to credit reporting agencies and (ii) to others in accordance with applicable law.

Signature of Applicant

Title

Date

Signature of Co-Applicant

Title

Date



PLEASE KEEP THIS PAGE FOR YOUR RECORDS

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Notice of Rights Regarding Requesting a Reconsideration of Value (ROV)

This notice describes your right to request a Reconsideration of Value (ROV) on an appraisal valuation of the property (if it is a 1-4 single family residence) obtained in connection with the loan for which you are applying.

What is a “ROV”?

A “Reconsideration of Value” or “ROV” is an appeal process where you can request, using the steps outlined in this notice, a review of and possible change to the appraiser’s valuation of your property.

If, after reviewing the appraisal report, you believe that the appraiser’s valuation may not accurately reflect the property’s actual market value, you may request a ROV by taking the steps outlined below. **You are permitted to request one ROV per property appraisal.**

When do I request a ROV?

After we receive an appraisal of your property, we will provide a copy of the appraisal report to you. At that time, we will provide you with another copy of this “Notice of Rights Regarding Requesting a Reconsideration of Value (ROV)”. **You can request a ROV after reviewing the appraisal report.**

Under what circumstances can I request a ROV?

After you review your property’s appraisal report, you have the right to request a ROV if any of the following occurs:

- You find the appraisal report contains inaccurate information.
- You identify other comparable property sales that were not included in the appraisal report. You may supply up to five additional comparable property sales.
- You have identified other important information that you believe may have impacted your property’s valuation, for example if you believe the valuation may reflect prohibited discriminatory practices.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The US Department of Justice takes the position that discriminatory appraisal practices violate the Federal Equal Credit Opportunity Act.

How do I request a ROV?

To request a ROV, you must do the following:

- **Contact the Bank** at ROV@ubb-us.com to obtain the “Request for ROV” form.
- **Fill out the “Request for ROV” form provided to you.** Fill out the form entitled “Request for Reconsideration of Value (ROV)” that we provide. Fill the form out in its entirety, making sure to include all requested information.
- **Collect and attach supporting information to the “Request for ROV” form.** Provide information that supports your ROV request. This information could include:
 - Identification of any inaccuracies in the appraisal report;
 - Up to five additional comparable property sales that were not included in the appraisal and the related data sources (such as the MLS listing number); or
 - Documentation of any other important information that you believe may have impacted your property’s valuation.
- **Submit the form and supporting information.** Provide the ROV form and supporting information to us using the instructions on the ROV form.

After I submit a ROV request, what can I expect to happen?

Once we receive your request for a ROV, we will do the following:

- We will review your ROV request;
- If your request is incomplete or we need more information from you in order to initiate the ROV, we will contact you.
- We will then forward your ROV request to the appraiser.
- Once we receive the appraiser’s response, we will notify you.

How long does the ROV request process take?

Our policy is to review your ROV request and make a decision within 60 days of receiving your ROV request. However, please keep in mind that the actual timing may be impacted by the original appraiser’s response times. We promise to use our best efforts to process your ROV request as soon as possible because the ROV must be completed before your loan closing date.

Who do I contact for further questions?

If you have any questions regarding your rights to request a ROV or wish to request clarifications or corrections unrelated to the appraiser’s value conclusion, please contact ROV@ubb-us.com.

UNITED BUSINESS BANK
CALIFORNIA CONSUMER PRIVACY ACT
as amended by the California Privacy Rights Act
NOTICE AT COLLECTION OF PERSONAL INFORMATION
 Effective 01/01/2024

Pursuant to the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA), certain California residents are provided with specific rights regarding the personal information that is collected about them. If applicable, you have the right to request the personal information we collect about you, the right to request the personal information we sell, share or disclose for a business purpose about you, the right to opt-out of the sale of your personal information, the right to request we delete or correct the personal information we collected about you, the right to designate an authorized agent and the right to be free of discrimination for exercising these rights, subject to applicable exemptions and exceptions.

Collection of Personal Information (PI). We collect the below categories of personal information. We use the personal information we collect about you for the below business or commercial purposes. We do not sell PI or share it for cross contextual behavioral advertising.

Categories of PI We Collect	Business or Commercial Purpose for Which We Will Use the PI
<p>A. Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers.</p> <p>B. Any information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information (California Civil Code § 1798.80(e)).</p> <p>C. Characteristics of protected classifications under California or federal law.</p> <p>D. Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p> <p>E. Biometric information; fingerprint from non-clients cashing on-us checks.</p> <p>F. Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer’s interaction with an Internet Web site, application, or advertisement.</p> <p>G. Geolocation data.</p> <p>H. Audio, electronic, visual, or similar information.</p> <p>I. Professional or employment-related information.</p> <p>J. Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99)</p> <p>K. Inferences drawn from any of the information identified in the CCPA to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p> <p>L. Sensitive Personal Information defined as:</p> <ol style="list-style-type: none"> 1. A consumer’s social security number, driver’s license, state identification card or passport number; 2. A consumer’s account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; 3. A consumer’s precise geolocation; 4. A consumer’s racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership; 	<ul style="list-style-type: none"> •To process loan or deposit account applications; •To service those products and services you have with us; •To consider your job application for hiring and provide employee benefits; •Auditing, related to a current interaction with the consumer and concurrent transactions, including but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards; •Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity; •Debugging to identify and repair errors that impair existing intended functionality; •Short-term, transient use, provided the personal information that is not disclosed to another third party and is not used to build a profile about a consumer or otherwise alter an individual consumer’s experience outside the current interaction, including but not limited to, the contextual customization of ads shown as part of the same interaction; •Performing services on behalf of the business or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider. •Undertaking internal research for technological development and demonstration; •Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business and to improve upgrade or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business; •To advance a person’s commercial or economic interests, such as by inducing another person to buy, rent, lease, join, subscribe to, provide or exchange products, goods, property, information or services or enabling or effecting, directly or indirectly, a commercial transaction; •Manage and document your employment with us and employment related actions; •Maintain your employee information in company directories; •Maintain emergency contact and beneficiary details •Administer employee engagement programs including online surveys; •Use corporate communication tools such as video conferencing; •Administer occupational safety and health programs;

	<ul style="list-style-type: none">•Protect the safety and security of our workforce, guests, property, and assets including monitoring activities in our facilities and activity using our computers, devices, networks, communications and other assets and resources;•Detect security incidents and other fraudulent activity;•Investigate and respond to claims;•Comply with applicable laws (e.g. health and safety, employment laws);•Use in ways we have told you about for our business activities;•Administer behavioral exams;•Obtain access to certain Company physical structures and facilities; and•Manage student intern programs
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Length of Retention of PI. United Business Bank will retain the categories of PI listed above based on our internal Record Retention Schedule and applicable laws and regulations.

For more information about our [CCPA Policy](#) please visit us online at www.unitedbusinessbank.com and use the [Privacy Policy](#) link.

Date Last Updated. 01/01/2024



PERSONAL FINANCIAL STATEMENT

Name		Date of Birth	Social Security No.	
			- -	
Home Address			No. of Years	
City, State, Zip			Home Phone No. () -	
Email Address				
Employer			No. of Years	
Employer Address			Business Phone No. () - ext	
City, State, Zip			Dr. License No.: Exp Date:	
Title/Position		Previous Employer		
Name of Spouse *		Date of Birth	Social Security No.	
			- -	
Home Address			No. of Years	
City, State, Zip			Home Phone No. () -	
Email Address				
Employer			No. of Years	
Employer Address			Business Phone No. () - ext	
City, State, Zip			Dr. License No.: Exp. Date:	
Title/Position		Previous Employer		

**Complete if married and residing in California or another community property state.*

This is a statement of my individual financial condition
 our joint financial condition } **as of date:**
 trust financial condition *only*

ANNUAL INCOME		ANNUAL EXPENDITURES		CONTINGENT LIABILITIES	
Employment Income	\$	Property Taxes/Assessments	\$	As Endorser	\$
(Employment Income)	\$	Income and Other Taxes	\$	As Guarantor	\$
Dividends	\$	Mortgage Payments & Interest	\$	On Damage Claims	\$
Interest	\$	Other Contract Payments	\$	For Taxes	\$
Rentals (Schedule 5)	\$	Insurance	\$	Other (Detail)	\$
	\$	Living Expense	\$		\$
Alimony/Child Support*	\$	Alimony/Child Support	\$		\$
Other	\$	Other	\$	Check here if NONE	<input type="checkbox"/>
TOTAL INCOME	\$	TOTAL EXPENDITURES	\$	TOTAL CONTINGENT LIABILITIES	\$

** Income from alimony, child support or separate maintenance income need not be revealed unless you wish to have it considered.*

SCHEDULE 3 - PARTNERSHIPS, LLP's, LLC's, and S CORPORATIONS

NAME **	TYPE	DATE OF INITIAL INVESTMENT	INITIAL INVESTMENT	AMOUNT ANTICIPATED CAPITAL CONTRIBUTION	GENERAL PARTNER?	MARKET VALUE (SHOW AT 100%)
	% OWNED			DATE EXPECTED		
1)			\$	\$		\$
	%					
2)			\$	\$		\$
	%					
3)			\$	\$		\$
	%					
4)			\$	\$		\$
	%					
5)			\$	\$		\$
	%					
6)			\$	\$		\$
	%					

**** PLEASE SUBMIT K-1'S**

ARE YOU LIABLE FOR ANY BUSINESS DEBT SECURED BY REAL ESTATE?
 ARE YOU LIABLE FOR ANY OTHER BUSINESS DEBT?
 ARE YOU LIABLE FOR ANY OTHER BUSINESS CASH FLOW SHORTFALLS?

YES NO
 YES NO
 YES NO

SCHEDULE 4 – LIFE INSURANCE

INSURED	FACE AMT OF POLICY	INSURANCE CO	BENEFICIARY	CASH VALUE	LOANS
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
TOTALS:				\$	\$

SCHEDULE 5 – REAL ESTATE

ADDRESS & TYPE OF PROPERTY	TITLE IN NAME OF	% OWNED	HOW HELD CODE *	COST YEAR ACQUIRED	MONTHLY INCOME ANNUAL TAXES	PRESENT MARKET VALUE
1) Personal Residence		%		\$	\$	\$
				\$	\$	
2)		%		\$	\$	\$
				\$	\$	
3)		%		\$	\$	\$
				\$	\$	
4)		%		\$	\$	\$
				\$	\$	
5)		%		\$	\$	\$
				\$	\$	
6)		%		\$	\$	\$
				\$	\$	
7)		%		\$	\$	\$
				\$	\$	
8)		%		\$	\$	\$
				\$	\$	
9)		%		\$	\$	\$
				\$	\$	
10)		%		\$	\$	\$
				\$	\$	

SCHEDULE 6 – MORTGAGES AND LIENS ON REAL ESTATE

PROPERTY NO.	TO WHOM PAYABLE	MORTGAGES	PAYABLE	INTEREST RATE	MATURITY DATE	BALANCE OWING
1) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
2) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
3) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
4) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
5) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
6) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
7) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
8) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
9) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
10) As listed above		1 ST Mortgage	\$ per	%		\$
			\$ per	%		\$
TOTALS:			\$ per			\$

SCHEDULE 7 – NOTES PAYABLE

TO WHOM PAYABLE	PERSONS LIABLE	COLLATERAL	INTEREST RATE	PAYABLE	UNPAID BALANCE
			%	\$ per	\$
			%	\$ per	\$

SCHEDULE 8 – ACCOUNTS AND BILLS PAYABLE (INCLUDING CREDIT CARDS AND CHARGE CARDS)

TO WHOM PAYABLE	PERSONS LIABLE	PAYABLE	UNPAID BALANCE
		\$ per	\$

* Please use these codes for **How Held**: CP= Community Property; SP= Separate Property; JT= Joint Tenancy; TIC = Tenancy in Common; and TR = Trust

PLEASE ANSWER THE FOLLOWING QUESTIONS:

1. Have you (or your spouse or any firm in which you are or were a major owner or guarantor) ever declared bankruptcy? Yes No
 If yes: Chapter 7 Chapter 11 Chapter 13
 Filing Date: _____ Discharge Date: _____
2. Have you or your spouse ever had a suit or judgment entered against you? Yes No
 Filing Date: _____ Discharge Date: _____
 If not discharged, why? _____
3. Have you or your spouse ever voluntarily surrendered or had a vehicle or any other item repossessed? Yes No
4. Are any of your or your spouse's tax returns currently being audited or contested? Yes No
5. Have you or your spouse ever applied for or obtained credit under another name? Yes No
6. Do you or your spouse have any unused credit facility with any other institution? Yes No
7. Are any assets encumbered or debts secured except as indicated? Yes No
8. Are you and your spouse U.S. citizens? Yes No
9. Are any of the assets shown held in any form of a Trust? Yes No

If you answered yes to questions 1-6 above, please give the details _____

Marital Status (Answer only if this financial statement is provided in connection with a request for secured credit or if you live in a community property state, such as California)

Married	<input type="checkbox"/>	
Separated	<input type="checkbox"/>	
Unmarried	<input type="checkbox"/>	(Includes single, divorced, widowed)

Number of dependents: _____ Ages: _____

REPRESENTATIONS AND WARRANTIES

The above information and any information attached to this Personal Financial Statement ("Statement") is furnished to United Business Bank ("Bank") to extend credit for which you may apply or in connection with credit already extended by the Bank, or credit you may guarantee. You acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee of credit. You represent, warrant and certify that the information provided herein is true, correct and complete. You agree to notify the Bank immediately and in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this Statement or (2) in your financial condition or (3) in your ability to perform your obligations. In the absence of such notice or a new and full written statement, this Statement should be considered as continuing and substantially correct. If you fail to notify the Bank as required above, or if any of the information herein should prove to be obsolete, inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of one or more of you, or the indebtedness guaranteed by one or more of you, as the case may be, immediately due and payable. Further, you agree that should any property owned by you be placed in a trust, that you will not exercise any trust powers against the Bank's rights, and if you should default on any indebtedness to the Bank, you irrevocably authorize the Bank to direct the trustee in your name to pay all amounts due to the Bank. The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine your creditworthiness. You authorize any person or consumer reporting agency to give the Bank any information it may have on you. If you are married and are applying for sole and individual credit, this authorization extends to verifying spousal information. You authorize the Bank to answer questions about its credit experience with you. As long as you have any obligation or guarantee to the Bank, you agree to supply at least annually an updated Statement. This Statement and any other information that you give to the Bank shall be the property of the Bank. You hereby waive pleading of statute of limitations as defense to any of your obligations or to the validity of any information contained in this Statement or financial statements attached hereto. This signed Statement does not represent in and of itself an application for credit.

If you intend to apply for joint credit, please initial here. Applicant _____ Co-Applicant _____

Signature Date

Signature Date

Your spouse must sign *only* if he or she will be applying for *or* guaranteeing credit to be considered by the Bank, *or* is obligated for the existing credit or guarantee to which this Statement relates.

